

In re:  
Steven Francis Carr  
Debtor

Case No. 24-11866-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 17, 2025

User: admin  
Form ID: 155

Page 1 of 5  
Total Noticed: 86

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:

Recip ID	Recipient Name and Address
db	Steven Francis Carr, 529 Parkway Dr, Fairless Hls, PA 19030-3242
14896931	+ Bucks County Tax Claim Bureau, c/o KELLY LYN EBERLE, Grim Biehn & Thatcher, 104 S. 6th Street, Perkasie, PA 18944-1353
14893160	+ Bucks County Tax Claim Bureau, 55 E Court St, Doylestown, PA 18901-4318
14896930	+ Bucks County Tax Claim Bureau, c/o MICHAEL KEVIN MARTIN, Grim, Biehn & Thatcher, P.O. Box 215, Perkasie, PA 18944-0215
14893161	Bucks County Water & Sewer Authority, Attn: Bankruptcy, 1275 Almshouse Rd, Warrington, PA 18976-1209
14893173	Falls Township Tax Collector, 188 Lincoln Hwy, Fairless Hls, PA 19030-1016
14893185	Nanci Carr, 529 Parkway Dr, Fairless Hls, PA 19030-3242
14895417	+ Nationstar Mortgage LLC, c/o ROBERT PATRICK WENDT, Leopold and Associates, PLLC, 80 Business Park Drive, Suite 110 Armonk, NY 10504-1704
14893186	+ Pennsbury School District, 134 Yardley Ave, Levittown, PA 19054-1194
14919464	+ Santander Consumer USA Inc, c/o WILLIAM EDWARD CRAIG, Eisenberg Gold and Agrawal, P.C., 1040 Kings Hwy N #200, Cherry Hill, NJ 08034-1925
14900306	+ Santander Consumer USA Inc., c/o William E. Craig, Esquire, Eisenberg Gold & Agrawal, P.C., 1040 Kings Hwy N #200, Cherry Hill, NJ 08034-1925
14900375	+ Santander Consumer USA Inc. dba Chrysler Capital, as servicer for CCAP Auto Lease Ltd., c/o WILLIAM EDWARD CRAIG, Eisenberg Gold and Agrawal, P.C., 1040 Kings Hwy N #200 Cherry Hill, NJ 08034-1925

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14896390	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2025 02:34:36	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893152	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 18 2025 02:34:36	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14895627	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 18 2025 02:34:56	Ally Bank Lease Trust, c/o AIS Port, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14895354	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 18 2025 02:34:38	Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14904411	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 18 2025 02:34:38	Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14893153	Email/Text: ally@ebn.phinsolutions.com	Apr 18 2025 02:27:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14904888	Email/PDF: bncnotices@becket-lee.com	Apr 18 2025 02:45:19	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14893154	Email/PDF: bncnotices@becket-lee.com	Apr 18 2025 02:45:27	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14893155	Email/Text: Atlanticus@ebn.phinsolutions.com		

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		Apr 18 2025 02:27:00	Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14893159	Email/PDF: acg.bmw.ebn@aisinfo.com	Apr 18 2025 02:35:03	BMW Financial Services, Attn: Bankruptcy/Correspondence, PO Box 3608, Dublin, OH 43016-0306
14894954	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 18 2025 02:45:24	BMW Financial Services NA, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14895109	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 18 2025 02:34:35	BMW Financial Services NA, LLC, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14905553	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 18 2025 02:34:35	BMW Financial Services NA, LLC c/o AIS Portfolio S, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14893156	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 18 2025 02:27:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14913379	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 18 2025 02:27:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14893157	Email/Text: BarclaysBankDelaware@tsico.com	Apr 18 2025 02:27:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14893158	+ Email/PDF: MarletteBKNotifications@resurgent.com	Apr 18 2025 02:34:54	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
14895106	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 18 2025 02:28:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
14893162	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 18 2025 02:45:21	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14904224	+ Email/PDF: ebn_ais@aisinfo.com	Apr 18 2025 02:34:39	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14893163	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2025 02:34:55	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034
14893164	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2025 02:34:54	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14893165	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2025 02:34:39	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14893166	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2025 02:35:07	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14893167	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2025 02:45:26	Citicard, Citicorp Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14893168	^ MEBN	Apr 18 2025 02:24:44	Coastl/prosp, Attn: Bankruptcy Dept Attn: Bankruptcy D, 221 main Street , Ste 400, San Francisco, CA 94105-1913
14893169	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2025 02:27:00	Comenity Bank/Zales, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14893170	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2025 02:27:00	Comenity Capital, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14893171	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2025 02:34:50	Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
14893172	Email/Text: mrdiscen@discover.com	Apr 18 2025 02:27:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14893181	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2025 02:34:39	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104

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14895227	Email/Text: collecadminbankruptcy@fnni.com	Apr 18 2025 02:27:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, NE 68197
14893174	Email/Text: collecadminbankruptcy@fnni.com	Apr 18 2025 02:27:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
14893175	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 18 2025 02:34:35	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14893176	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 18 2025 02:28:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14893177	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 18 2025 02:27:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14893178	Email/Text: bankruptcy.notices@hdfsi.com	Apr 18 2025 02:28:00	Harley Davidson Financial, Attn: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048
14893179	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 18 2025 02:27:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14893180	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 18 2025 02:35:04	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14905688	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2025 02:34:50	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14893182	+ Email/Text: bankruptcy@marinerfinance.com	Apr 18 2025 02:27:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14893183	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2025 02:27:00	Mr. Cooper, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
14893184	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2025 02:27:00	Mrc/united Wholesale M, Attn: Bankruptcy P. O. Box 619098, Dallas, TX 75261-9098
14908909	Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2025 02:27:00	Nationstar Mortgage LLC, Attn: Bankruptcy Dept. PO Box 619096, Dallas, TX 75261-9741
14895628	+ Email/PDF: cbp@omf.com	Apr 18 2025 02:35:05	OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037
14893187	Email/Text: fesbank@attorneygeneral.gov	Apr 18 2025 02:27:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14912654	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2025 02:34:50	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14893188	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 18 2025 02:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14893189	^ MEBN	Apr 18 2025 02:24:52	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14893190	+ Email/Text: bankruptcy1@pffcu.org	Apr 18 2025 02:27:00	Police & Fire FCU, Attn: Bankruptcy 901 Arch Street, Philadelphia,, PA 19107-2495
14895662	+ Email/Text: bankruptcy1@pffcu.org	Apr 18 2025 02:27:00	Police & Fire Federal Credit Union, One Greenwood Square, 3333 Street Rd, Bensalem, PA 19020-2022
14906484	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 18 2025 02:28:00	Premier Bankcard, LLC, Jefferson Capital Systems, LLC Assignee, PO Box 7999, St. Cloud, MN 56302-7999
14906485	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 18 2025 02:28:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14912530	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2025 02:27:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14907256	Email/Text: bnc-quantum@quantum3group.com		

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		Apr 18 2025 02:27:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
14905525	Email/PDF: resurgentbknofications@resurgent.com	Apr 18 2025 02:34:50	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893191	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 18 2025 02:28:00	Santander Consumer Usa, Attn: Bankruptcy, PO Box 961211, Fort Worth, TX 76161-0211
14893192	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 18 2025 02:34:38	Syncb/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5060
14914976	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2025 02:35:02	Synchrony Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14893193	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 18 2025 02:34:49	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893194	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 18 2025 02:34:51	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893195	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 18 2025 02:35:06	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893196	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 18 2025 02:34:35	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893197	^ MEBN	Apr 18 2025 02:24:48	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14893198	Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 18 2025 02:28:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14907934	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Apr 18 2025 02:28:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis, MO 63166-0108
14893199	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Apr 18 2025 02:28:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14893200	^ MEBN	Apr 18 2025 02:24:38	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14893201	Email/Text: bknotice@upgrade.com	Apr 18 2025 02:27:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14893202	+ Email/Text: LCI@upstart.com	Apr 18 2025 02:27:00	Upstart, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14893203	+ Email/Text: LCI@upstart.com	Apr 18 2025 02:27:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14894938	^ MEBN	Apr 18 2025 02:24:41	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14893205	Email/Text: bankruptcydept@wyn.com	Apr 18 2025 02:28:00	Wyndham Vacation Ownership, Attn: Bankruptcy, P.O. Box 98940, Las Vega, NV 89139-8940
14893204	+ Email/PDF: cbp@omf.com	Apr 18 2025 02:34:39	WebBank/OneMain, Attn: Bankruptcy Attn: Bankruptcy, 215 South State Street , Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 74

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14904889	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14913333	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court,

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14900376 \*+ PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541  
Santander Consumer USA Inc. dba Chrysler Capital, as servicer for CCAP Auto Lease Ltd., c/o WILLIAM EDWARD CRAIG,  
Eisenberg Gold and Agrawal, P.C., 1040 Kings Hwy N #200, Cherry Hill, NJ 08034-1925

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:**

Name	Email Address
ANDREW L. UNTERLACK	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. aunterlack@hillwallack.com
KELLY LYN EBERLE	on behalf of Creditor Bucks County Tax Claim Bureau keberle@grimlaw.com ksaborsky@grimlaw.com
MICHAEL A. CIBIK	on behalf of Debtor Steven Francis Carr help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL KEVIN MARTIN	on behalf of Creditor Bucks County Tax Claim Bureau mmartin@grimlaw.com ksaborsky@grimlaw.com
ROBERT PATRICK WENDT	on behalf of Nationstar Mortgage LLC paeb@fedphe.com LeopoldAssociatesPAX6428@projects.filevine.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Steven Francis Carr	)	Case No. 24-11866-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: April 16, 2025

For The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court